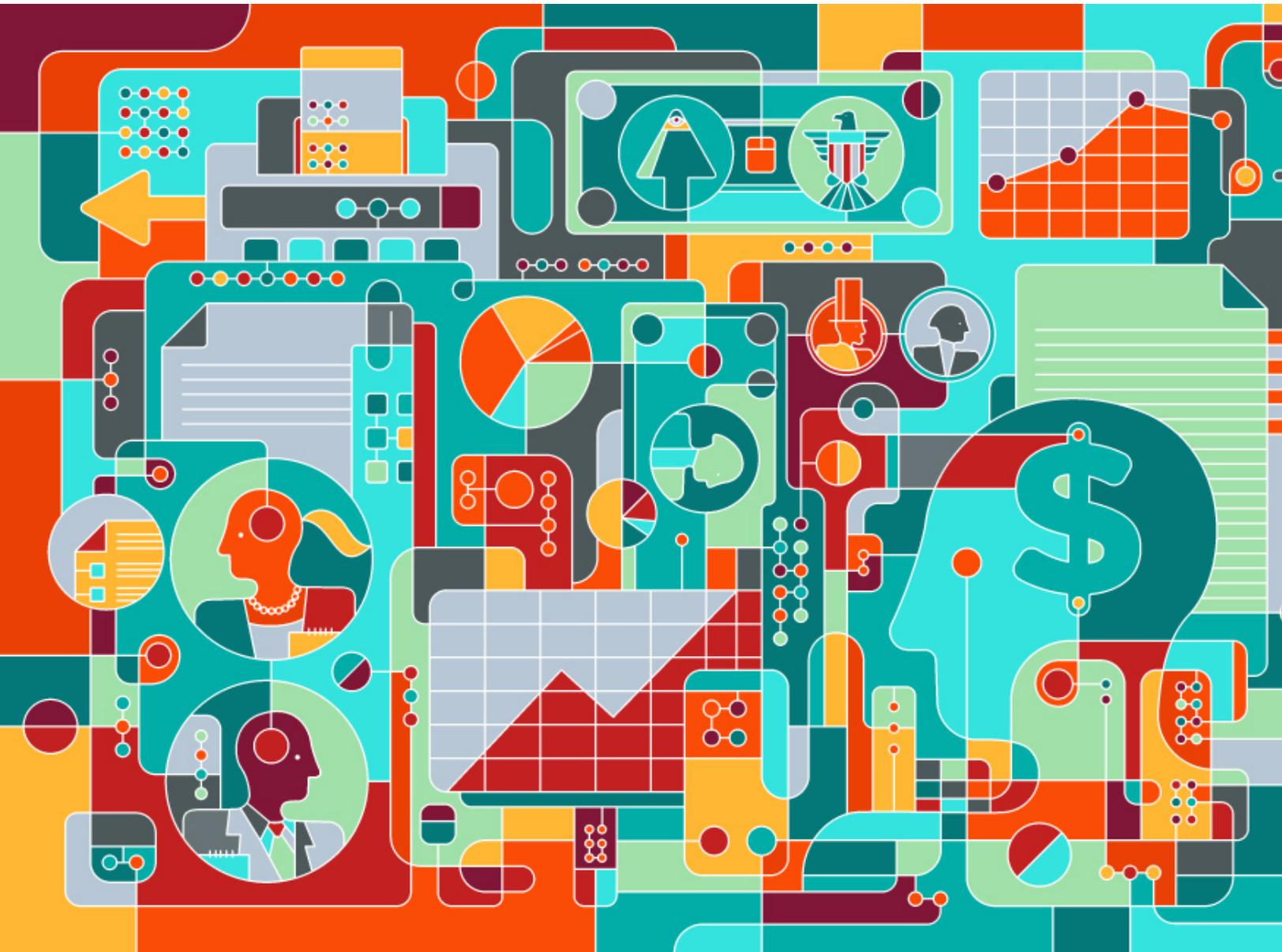


Nebraska Educational Savings Trust

Financial Education Impact Report
2017-2018 School Year



Thank You

To our partners at Nebraska Educational Savings Trust :

This year, EVERFI celebrates our 10th anniversary. Since we began, we've reached more than a million students with critical financial education. The scale and impact of our programs would not be possible without your partnership.

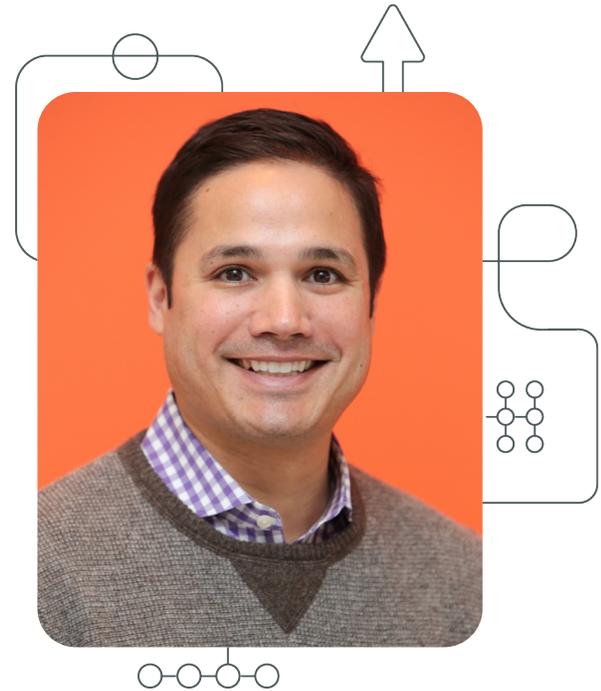
Your investment in financial education has a powerful impact in the lives of the students we reach. Students not only increase their knowledge of critical financial topics, but also become more confident in their ability to handle their financial futures.

We thank you for your partnership, and the opportunity to serve our communities together.

In partnership,

Ray Martinez

Co-Founder and President of
Financial Education



Report Roadmap

1	Impact Measurement
2	Program Reach & Demographics
3	Knowledge, Attitudes & Behaviors
4	Student & Educator Perspectives

Impact Measurement



“When I move out I will 100% be using a ton of the information that I've learned, I like this course because it teaches me things that I will actually be doing immediately after high school.”

- Student, Lincoln Public Schools Nebraska

Impacting Financial Capability

Successfully managing a financial life requires more than financial knowledge. Attitudes, habits, and confidence all influence financial well-being. Good financial education should address not just the facts, but also the context, values, and challenges that live alongside those facts.



FINANCIAL WELL BEING

is the ability and willingness to make financial decisions that increase financial security and choice, now and in the future.

FINANCIAL CAPABILITY

is the set of knowledge, attitudes, habits, and confidence in one's ability that is needed to develop financial well being.

FINANCIAL LITERACY

is the ability to understand how money works.

EVERFI's financial education resources incorporate these concepts in ways that are developmentally appropriate and align to applicable education standards. At the heart of each lesson are performance-based activities. These interactive experiences allow students to apply what they have learned, practice their financial skills, and see the consequences of their financial decisions play out in real-world scenarios.

Exploring Financial Choices



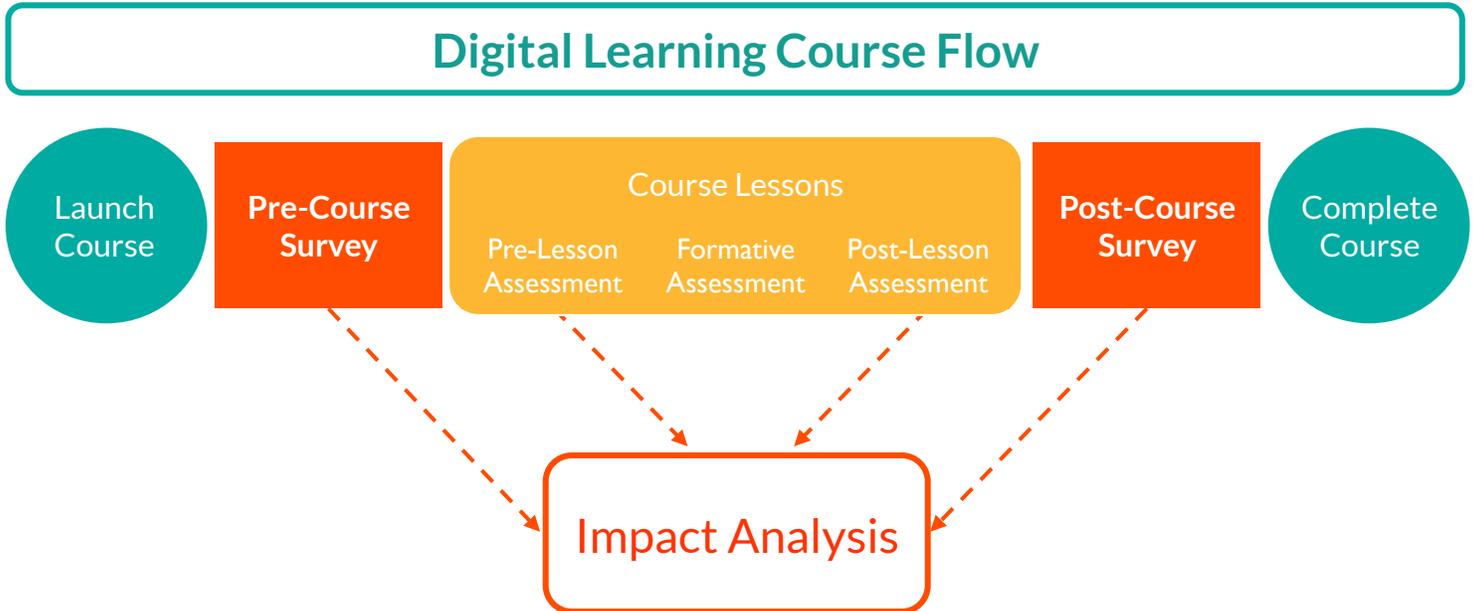
High School students think about how they will pay for college and what those decisions will mean for the future.

Younger students explore trade offs between saving and spending as they learn about wants and needs.



Measuring Impact

EVERFI’s financial education courses use assessments to measure students’ knowledge, and pre- and post-course surveys to measure their attitudes and behaviors when it comes to managing their money and thinking about their financial future.



Assessments: Knowledge

We measure student knowledge and learning with assessments delivered at the beginning and end of lessons.

Sample Question:

Which behaviors might lead someone to have a low credit score?

- Missing a car payment*
- Having a long credit history*
- Always paying the full balance of a credit card*
- Having a debit card*

Surveys: Confidence

We measure financial confidence by asking students how prepared they feel to take on financial tasks.

Sample Question:

How prepared do you feel to apply for financial aid or loans to pay for higher education?

Program Reach & Demographics



“I started using it in my personal life and this course helped me understand things much better aside from the bank tellers description of things. It allowed me to understand things step by step.”

- Student, Lincoln Public Schools Nebraska

Financial Education Program Reach

For the 2017-2018 School Year

Your partnership provides these digital education resources to schools in your community at no charge to the school or district, ensuring that students receive the engaging financial education resources they deserve.

Your Impact

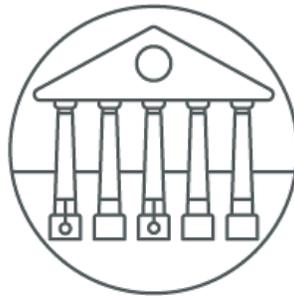


14,065

Students

EVERFI: 9116

Vault: 4949

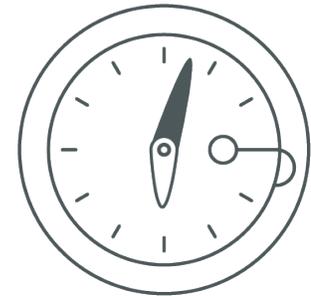


244

Schools

EVERFI: 135

Vault: 124



49,725

Hours of Learning

EVERFI: 41853

Vault: 7872

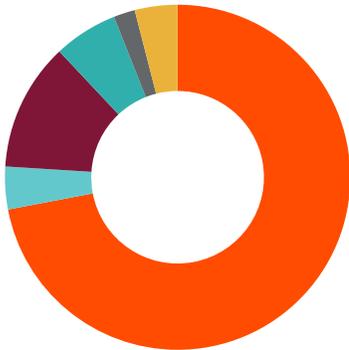
Financial education courses cover everything from introductory topics like saving and budgeting to advanced topics like insurance, taxes, and investing.

After completing your financial education program, students have a more thorough understanding of financial concepts and are better prepared to make decisions now that will help them achieve their financial goals in the future.

Participant Demographics

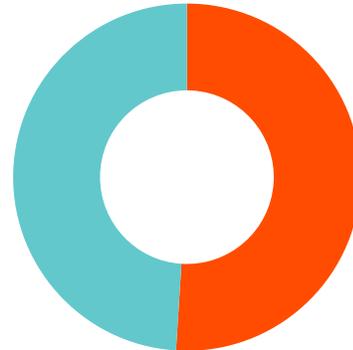
(from student self-reported data)

Race & Ethnicity



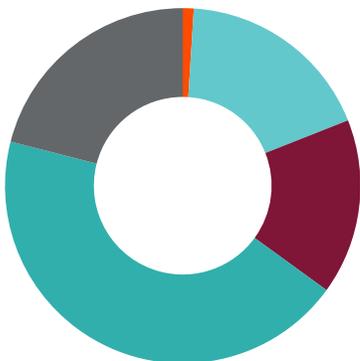
■	White / Caucasian	72%
■	Asian / Pacific	4%
■	Hispanic / Latino	12%
■	Black / African American	6%
■	Native American / Native Alaskan	2%
■	Other	4%

Gender



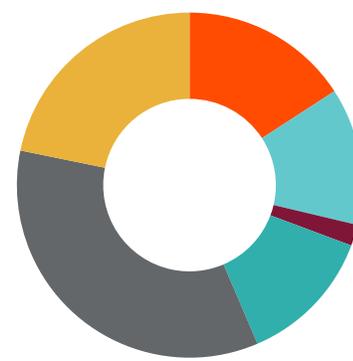
■	Male	51%
■	Female	49%

Grade Level



■	Middle School	1%
■	Freshmen	18%
■	Sophomore	16%
■	Junior	44%
■	Senior	21%

Parents' Education



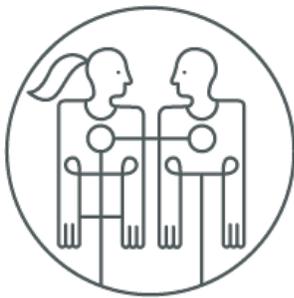
■	Some high School or less	16%
■	High School Graduate/GED	13%
■	Technical School	2%
■	Some College	13%
■	College Graduate	35%
■	Graduate Degree	22%

Community Investment Impact

For the 2017-2018 School Year

Nebraska Educational Savings Trust and EVERFI are committed to delivering high-quality, unbiased financial education at scale to schools in the highest need communities at no cost to the students, schools, or taxpayers. The courses students receive align with state, national, and Jump\$tart Coalition financial literacy standards and are recognized by the CFPB as being a trusted resources for financial education.

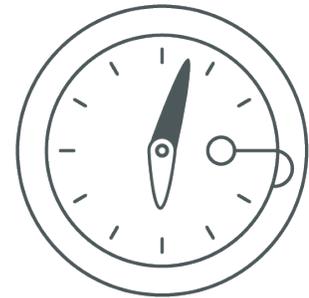
Your Impact in Low- to Moderate-Income Communities



4,100
Students



72
Schools



11,012
Hours of Learning

EVERFI defines low- to moderate-income schools as those where more than 50% of students are eligible for free- or reduced-price lunch programs, based on data from the National Center for Education Statistics (NCES).

Knowledge, Attitudes & Behavior

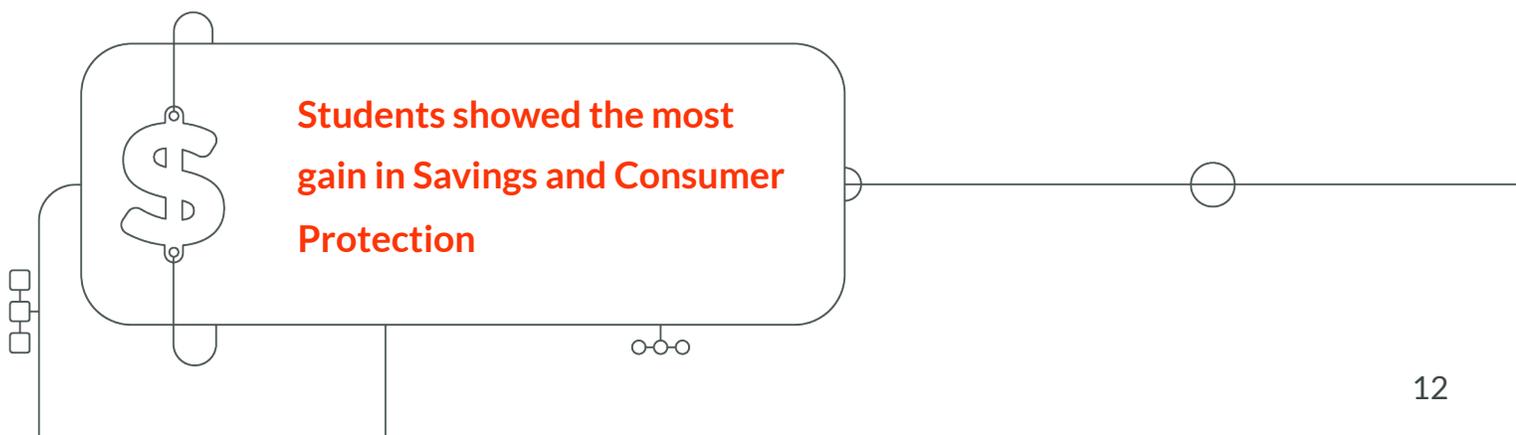
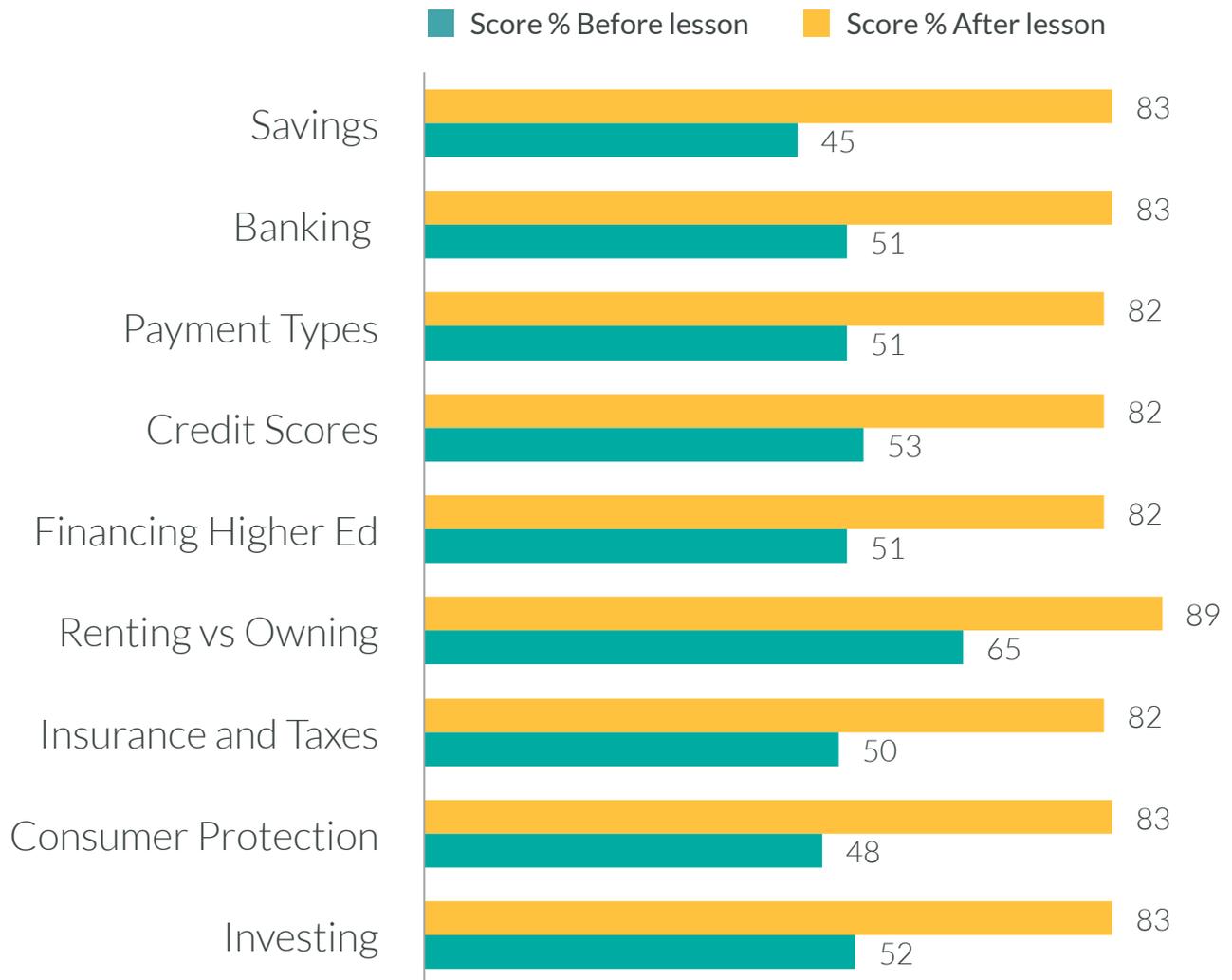


“I have learned many things about how to take charge of my life, money, and much more. Another thing is the examples helped me understand the concept of each unit.”

- Student, Nebraska

Knowledge Gain: EVERFI

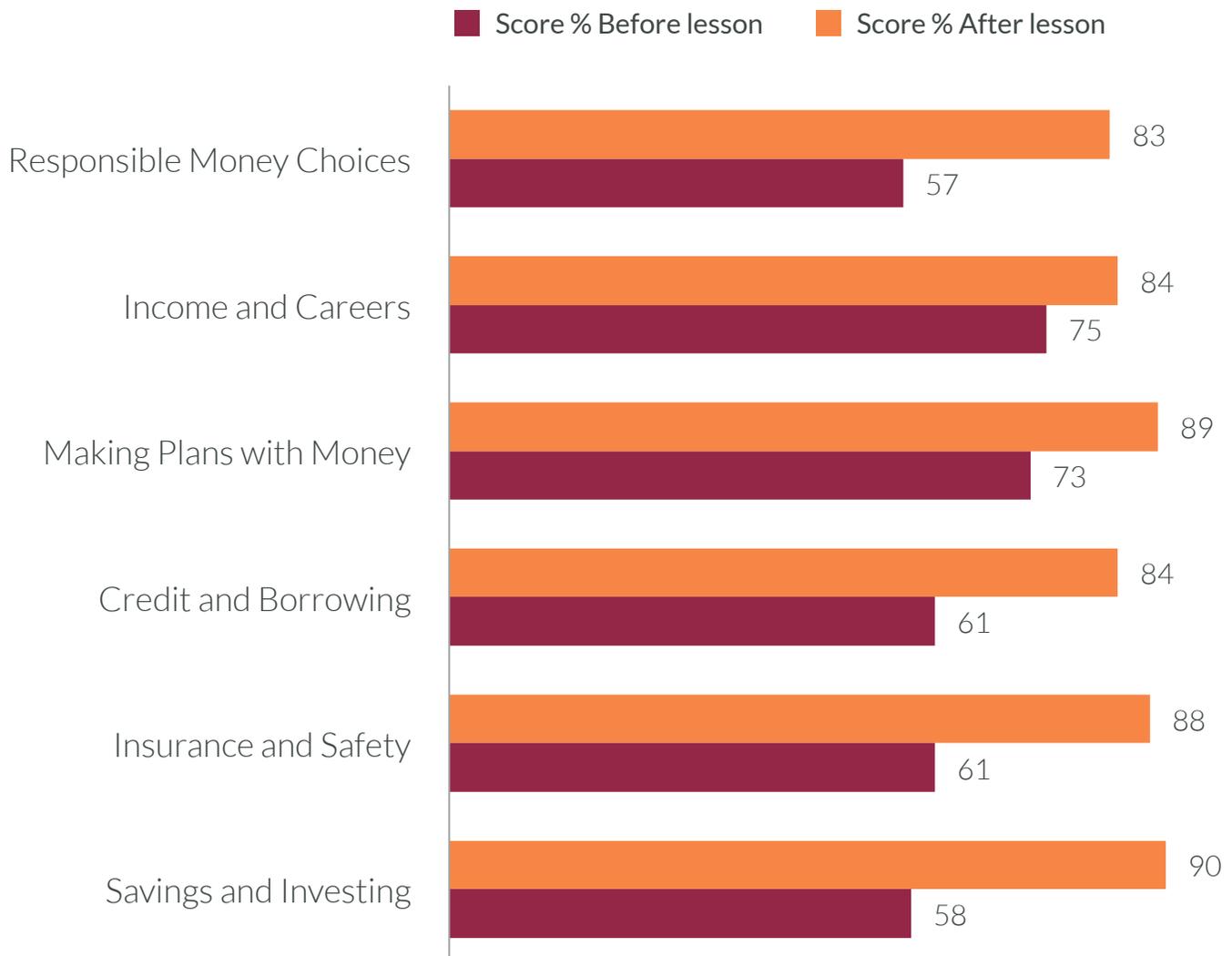
After taking EVERFI – Financial Literacy, your students increased their scores on assessment tests by an **average of 60%**. Here’s how they performed by topic:



Students showed the most gain in Savings and Consumer Protection

Knowledge Gain: Vault

After taking Vault – Understanding Money, your students increased their scores on assessment tests by an **average of 34%**. Here's how they performed by topic:



Students showed the most gain in Responsible Money Choices and Savings and Investing

Confidence: Money Management

Research shows that feelings of self-efficacy – confidence in one’s ability – are an important outcome of financial education, contributing to financial capability into adulthood. After taking EVERFI – Financial Literacy, students are more confident and better prepared to make financial decisions.

Here’s what they told us they now feel prepared to do after taking a financial education course:

Share of students who agree they are prepared to:	BEFORE THE COURSE	AFTER THE COURSE
Decide how much of their money to spend and how much to save.	54%	62%
Choose the right type of bank account for their money.	44%	59%
Know which payment type to use for a purchase.	53%	64%
Check their credit score and understand what it means.	26%	57%
Apply for financial aid or loans to help pay for college.	27%	56%
Decide whether to rent or buy a home in the future.	46%	61%

Student & Educator Perspectives



“This course has given me a greater knowledge of the way money works and how you can make it work for you. I can use things such as, Budgeting, Money Management, and investing to help me reach a better lifestyle than my family does now.”

- Student, Kearney Public Schools Nebraska

From Students

“EVERFI takes some of the most important knowledge and breaks it down into something fun and exciting. **I think this course is something we all as students should take before graduating high school.**”

Student
Nebraska



“I could apply what I've learned by saving my money and not wasting it just on things I don't need. To be more specific I would put my needs over my wants. I would also **keep track of my bank balance because that is very important most of all.**”



Student
Lakeview Community
Schools Nebraska

“I can apply what I have learned in this course to my future decisions so I can be more prepared for the future after high school. **I will use this info to make the correct financial decisions** and give myself a proper head start to a successful future.”



Student
Kearney Public School
Nebraska



Most students agree that other students in their school should take financial education.

From Educators

“Many of the terms used in the “Financial” world were so foreign to my students, but it has **been amazing to see them use proper vocabulary in the appropriate context** when talking about money.”

Grade School Teacher
Nebraska

“It provides students with **a foundation of Financial Literacy tools that they may not otherwise obtain**. With it being online, it is accessible anywhere they have an internet connection and they can go at their own pace.”

Economics Teacher
Iowa

“I appreciate the information my students are getting from these modules that I would not otherwise be covering in class. I am especially thankful for the **insight and information offered in the higher education and consumer protection modules.**”

Math Teacher
Ohio

99% of teachers agree, “the course content was important and relevant to my students.”

94% of teachers would recommend an EVERFI course to a fellow teacher.

“**I love that the financial literacy course is available!** These are necessary skills that all young people need to learn. I love that students could work through it at their own pace.”

High School Teacher
Pennsylvania

EVERFI

Our mission is to leverage scalable technology to build innovative, impactful education networks that empower people and transform communities.

From kindergarten to retirement, we know it is the progress of individuals that moves society forward. EVERFI's engaging, effective, and research-backed online education is designed to do just that. By connecting education to the real world, we make sure your learners are set up for success in the 21st century.

